

# **HIGH-COST HOME LOAN CREDIT COUNSELING SERVICE REGISTRATION INSTRUCTIONS**

**All REGISTRATION forms submitted to this office must be complete and include all fees, documents, and attachments. Any incomplete registration will not be accepted and will be returned in its entirety.**

1. Type or print clearly all answers. Do not leave any questions unanswered. If a question is not applicable or the answer is none, please type or print N/A or NONE.
2. Insert on line #1, the complete name of the entity exactly as it appears on your incorporation papers.
3. Registration must include a copy of your Certificate of Incorporation bearing the dated filing Stamp of the state in which you were incorporated. Foreign (out-of-state) entities must attach a copy of their Certificate of Authority to do Business in New Jersey bearing the dated filing stamp of the State of New Jersey.
4. Registration must include a copy of the registration of alternate/fictitious name bearing the dated filing stamp of the State of New Jersey if the entity uses a “doing business as/alternate name”. If such name is used, it must be included on the line provided for D/B/A or Trade Name.
5. Registration form must be properly signed and dated by corporate president and secretary of the corporation. Signatures must be witnessed by a notary public or attorney.
6. Registration must include an unqualified financial statement prepared by a Certified Public Accountant (CPA) or a Public Accountant demonstrating the financial condition of the corporation.
7. Registration must include a copy of the annual report of the nonprofit agency filed with the New Jersey Secretary of State; or an equivalent report for non-New Jersey corporations.
8. Registration must include a copy of the registrants balance sheet and profit and loss statement for the fiscal period preceding the filing of this registration or equivalent.
9. Registration must include a copy of the current HUD Certificate of Approval of the agency as a Housing Counseling Agency and a certified statement affirming that, as of the date of the registration, the agency’s approval by HUD as a Housing Counseling Agency remains in full force and effect.

**Registrations are issued for a prescribed biennial period on a calendar year basis beginning on January 1 of an even year through December 31 of the next odd year (ie 1/01/04-12/31/05). The two year fee is payable when a registration is applied for and issued anytime within the first year of the biennial period (ie 1/01/04-12/31/04). A one year fee is payable when a registration is applied for and issued anytime within the second year of the biennial period (ie 1/1/05-12/31/05).**

<b>Main Office Fee</b>	<b>2 YEAR</b>	<b>1 YEAR</b>
<b>Branch Office Fee</b>	<b>\$100</b>	<b>\$50</b>
	<b>\$25</b>	<b>\$12.50</b>

